



**Low & Low, LLC**  
Russell L. Low, Esq.4745  
Attorney at Law  
505 Main Street, Suite 304  
Hackensack, New Jersey 07601  
Office (201)343-4040  
Fax (201)488-5788  
Attorney for Debtor

Order Filed on October 2, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

---

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

In Re: : Case No. 19-23654

Daren Lopusnak  
Deborah A. Schiffman-Lopusnak : Judge Vincent F. Papalia

: Chapter 13

: Hearing Date: October 3, 2019 at 8:30  
A.M.

---

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO CONFIRMATION**

---

The relief set forth on the following pages numbered two (2) is hereby ORDERED.

**DATED: October 2, 2019**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

Daren Lopusnak  
Deborah A. Schiffman-Lopusnak  
Page 2  
Case No. 19-23654-VFP

---

Upon Secured Creditor, Masonicus Run Condominium Association, Inc.,’s Objection to Confirmation (Doc. No. 16)

**IT IS HEREBY ORDERED that:**

1. Debtor shall pay the arrears to Masonicus Condominium Association, Inc. in the amount of \$6,041.11 according to Secured Creditor’s Proof of Claim No. 7 through the Chapter 13 Plan.
2. Debtor shall also pay attorney fees in the amount of \$1,000.00 to Secured Creditor’s Counsel through the Chapter 13 Plan.
3. Debtor agrees to tender the monthly post-petition maintenance fees to Masonicus Condominium Association, Inc. directly outside of the Chapter 13 Plan.
4. This Order hereby resolves the Secured Creditor’s Objection to Confirmation (Doc. No. 16).
5. This Order is hereby incorporated into any Order Confirming Chapter 13 Plan.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Daren Lopusnak  
Deborah A. Schiffman-Lopusnak  
Debtors

Case No. 19-23654-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2019.

db/jdb +Daren Lopusnak, Deborah A. Schiffman-Lopusnak, 705 Desimone Court, Ramsey, NJ 07446-2807

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 05, 2019

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp.,  
et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp.,  
et al... rsolarz@kmlawgroup.com  
Russell L. Low on behalf of Joint Debtor Deborah A. Schiffman-Lopusnak rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Debtor Daren Lopusnak rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Vincent Commisa on behalf of Creditor Masonicus Run Condominium Association, Inc.  
vcommisa@vdcclaw.com

TOTAL: 7